

Orthodontics in Progress

Your plan covers Orthodontics, read on to find out how . . .



“Orthodontics in Progress” refers to orthodontic treatment that began under a different insurance carrier and continues into the new Cigna coverage period. Contributions may be available for patients whose teeth are being actively moved by bands or appliances (such as braces) at the time their Cigna dental coverage becomes effective.

The example below demonstrates how the Cigna Dental Plan coverage would be applied to Orthodontics in Progress under either the DHMO or DPPO Plans.

Please note, the example below is for illustrative purposes only. See your Evidence of Coverage or contact Cigna’s customer service at (800) 238-5834 to obtain coverage information specific to your Orthodontia in Progress benefits.

	DHMO Plan		DPPO Plan
Orthodontics in Progress Example	In-Network (Dental Care Network)	In-Network (Radius)	Out-of-Network <i>(Note: if out-of-network provider participating in DNSP is elected, amounts shown may be lower)</i>
Orthodontia Treatment began	07/28/11	07/28/11	07/28/11
Total Case Fee for 24 months of treatment	\$3,500	\$3,500	\$3,500
Cigna Dental Plan Benefits Effective Date	07/28/12	07/28/12	07/28/12
Remaining Months of Active Treatment (Ortho. in Progress)	12	12	12
Cigna Contribution for Ortho. in Progress per month	\$69.50	\$60	\$60
Cigna Total Contribution	\$834 (12 x \$69.50)	\$720 (12 x \$60)	\$720 (12 x \$60)
Member remaining contribution	Total case fee less any fees paid for services by: Member, Delta Dental and Cigna Dental	Total case fee less any fees paid for services by: Member, Delta Dental and Cigna Dental	Total case fee less any fees paid for services by: Member, Delta Dental and Cigna Dental



See the reverse side for Orthodontics in Progress FAQ’s



Q: Will my benefit amount for Orthodontia change when I switch to Cigna Dental?

A: No, the benefit amount for Orthodontia treatment will be the same benefit amount as it was under Delta Dental. For the DHMO plan, the member pays the specified co pay amounts for treatment and there is no maximum annual or lifetime benefit amount. For the DPPO, the member pays 50% of treatment costs and there is a maximum lifetime benefit amount of \$1,700.

Q: What if my current Orthodontist is not a Cigna Dental Provider?

A: If you or your dependent's Orthodontic treatment is in progress when Cigna Dental becomes the County's dental plan carrier, you can continue to receive treatment from the orthodontist you were going to under Delta Dental. If you enroll in the DHMO Plan, Cigna will pay the contribution whether you are visiting a Cigna network orthodontist or out-of-network orthodontist. If you enroll in the DPPO Plan, your out of pocket cost may vary depending on whether or not your orthodontist is an in-network or out-of-network provider.

Q: My child is currently in their first year of Orthodontia treatment, how will their treatment be affected by the transition from Delta Dental to Cigna Dental?

A: If you have a dependent in their first year of treatment, they will be considered an Orthodontics in Progress case. If you transfer into a Dental HMO plan with Cigna (regardless of what plan type you had with Delta), remaining Orthodontia services will be covered at a pro-rated monthly allowance until the number of months in treatment cease, up to 24 months of treatment, whichever comes first.

If you are transitioning to Cigna under a Dental PPO plan, any lifetime maximum benefit used under your Delta PPO plan will be transferred to Cigna and show as used. If there is any remaining lifetime maximum benefit available, it will be paid out on an automatic and quarterly basis, either until the number of months in treatment cease, or until the lifetime max is satisfied, whichever comes first.

Q: My child is currently receiving Orthodontia Care and I have paid my co pays in full, will I have to pay additional co pays when Cigna Dental becomes the dental plan carrier?

A: No, if a participant has paid their services in full, the member should not incur any additional costs. Any remaining payments for treatment will be pro-rated and paid to the provider. To obtain specific information regarding your or your dependent's orthodontia in progress, contact Cigna's Customer Service at (800) 238-5834.

Q: I am currently undergoing Orthodontia treatment and am enrolled in Delta Dental DPPO plan, if I elect Cigna Dental DHMO plan, how will my benefits be impacted?

A: If you are currently under a DPPO plan and decide to switch to a DHMO plan, Cigna will pay for the orthodontic treatment at a pro-rated monthly rate, up to 24 months of treatment.

¹ The term "DHMO" is used to refer to product designs that may differ by state of residence of enrollee, including but not limited to, prepaid plans, managed care plans, and plans with open access features. ² The Cigna Dental PPO is underwritten or administered by Connecticut General Life Insurance Company or Cigna Health and Life Insurance Company with network management services provided by Cigna Dental Health, Inc., and certain of its operating subsidiaries. In Texas, the Dental PPO product is referred to as the Cigna Dental Choice Plan. "Cigna" is a registered service mark, and the "Tree of Life" logo and "Cigna Dental" are registered service marks of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries, including Connecticut General Life Insurance Company, Cigna Health and Life Insurance Company, Cigna HealthCare of Connecticut, Inc., and Cigna Dental Health, Inc. and its subsidiaries, and not by Cigna Corporation. All models are used for illustrative purposes only. © 2012 Cigna. Some content provided under license.